Case 15-02488 Doc 1 Filed 01/27/15 Entered 01/27/15 09:42:29 Desc Main

Page 1 of 40 **B1** (Official Form 1) (4/13) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle): Segreti, Edward M. All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4668 (if more than one, state all): Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 2708 Burton Drive Westchester, IL ZIPCODE ZIPCODE 60154 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which the Petition is Filed Type of Debtor (Form of organization) (Check one box.) (Check one box) (Check one box.) Chapter 7 ☐ Chapter 15 Petition for Recognition Health Care Business Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined Chapter 11 See Exhibit D on page 2 of this form. Chapter 15 Petition for Recognition in 11 U.S.C. § 101 (51B) Chapter 12 of a Foreign Nonmain Proceeding Corporation (includes LLC and LLP) Railroad Chapter 13 Partnership Stockbroker Nature of Debts (Check one box) Other (if debtor is not one of the above Commodity Broker Debts are primarily consumer debts, defined Debts are primarily entities, check this box and state type of in 11 U.S.C. § 101(8) as "incurred by an business debts. entity below Clearing Bank individual primarily for a personal, family, Other or household purpose" **Chapter 15 Debtors** Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Country of debtor's center of main interests: Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). Each country in which a foreign proceeding by, under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). regarding, or against debtor is pending: Code (the Internal Revenue Code). Check if: Filing Fee (Check one box) Debtor's aggregate noncontingent liquidated debts (excluding debts Full Filing Fee attached owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Acceptances of the plan were solicited prepetition from one or more attach signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 25,001 \boxtimes 1.000 5 001-10 001-50.001-Over 1-49 50-99 100-199 200-999 10,000 50,000 100.000 25,000 100,000 Estimated Assets \$50,001 to \$50,000,001 \$0 to \$500,001 \$1,000,001 \$10,000,001 \$500,000,001 \$100,000,001 \$100,001 to More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities \$0 to \$10,000,001 \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

to \$100

to \$500

to \$1 billion

\$1 billion

\$50,000

\$100,000

\$500,000

to \$1

to \$10

to \$50

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Di (omem rom r) (4/15)	CIIL I age 2 of 4	ro e	TORM DI, Lage 2
Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case)	Edward M. Se	greti	
All Prior Bankruptcy Cases Filed Within Last 8 Ye	ears (If more than two	o, attach additional sheet)	
Location Where Filed:	Case Number:	Date Filed:	
NONE			
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If	more than one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
NONE District	Dalationahim	Indeed	
District:	Relationship:	Judge:	
Exhibit A		Exhibit B	
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange		(To be completed if debtor is an individual	
Commission pursuant to Section 13 or 15(d) of the Securities		whose debts are primarily consumer debts) oner named in the foregoing petition, decl	are that I
Exchange Act of 1934 and is requesting relief under Chapter 11)	have informed the petitione	er that [he or she] may proceed under chap	oter 7, 11, 12
	or 13 of title 11, United Sta	ates Code, and have explained the relief a	vailable under
	each such chapter. I further	r certify that I have delivered to the debtor	the notice
	required by 11 U.S.C. §342	2(b).	
Exhibit A is attached and made a part of this petition	X /s/ Richard	C Racc	01/26/2015
	Signature of Attorney for I		Date
	Exhibit C		
Does the debtor own or have possession of any property that poses or is alleg or safety? Yes, and exhibit C is attached and made a part of this petition. No	ged to pose a threat of imminen	it and identifiable harm to public health	
(To be completed by every individual debtor. If a joint petition is filed, each	Exhibit D spouse must complete and atta	ach a separate Exhibit D.)	
	•	,	
Exhibit D, completed and signed by the debtor, is attached and made If this is a joint petition:	e part of this petition.		
Exhibit D also completed and signed by the joint debtor is attached a	and made a part of this petition.		
	Regarding the Debtor - Ven k any applicable box)	ue	
Debtor has been domiciled or has had a residence, principal place of bus		s District for 180 days immediately	
preceding the date of this petition or for a longer part of such 180 days the	han in any other District.		
There is a bankruptcy case concerning debtor's affiliate, general partner,			
Debtor is a debtor in a foreign proceeding and has its principal place of b			
principal place of business or assets in the United States but is a defendathe the interests of the parties will be served in regard to the relief sought in	1 0.	i federal or state court] in this District, or	
Certification by a Debtor Who	Resides as a Tenant of Resi	dential Property	
	applicable boxes.)		
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked,	complete the following.)	
	(Name of landlord	that obtained judgment)	
	(Ivallie of failuloid	mat obtained judgment)	
	(Address of landlor	d)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		-	
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become du	ue during the 30-day	
☐ Debtor certifies that he/she has served the Landlord with this certif	ication. (11 U.S.C. § 362(l)).		

T. 1	nent Page 3 of 40 FORM B1, Page of Debtor(s):			
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Edward M. Segreti			
	Signatures			
$Signature (s) \ of \ Debtor (s) \ (Individual/Joint)$	Signature of a Foreign Representative			
declare under penalty of perjury that the information provided in this setition is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)			
If no attorney represents me and no bankruptcy petition preparer igns the petition] I have obtained and read the notice required by 1 U.S.C. §342(b)	☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.			
request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X /s/ Edward M. Segreti	- x			
Signature of Debtor	(Signature of Foreign Representative)			
X Signature of Joint Debtor	(Printed name of Foreign Representative)			
Telephone Number (if not represented by attorney)	- ' '			
01/26/2015 Date	(Date)			
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer			
X /s/ Richard S. Bass Signature of Attorney for Debtor(s) Richard S. Bass 6189009 Printed Name of Attorney for Debtor(s) Law Office of Richard S. Bass Firm Name 2021 Midwest Roasd Address Suite 200	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110 (h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
Oak Brook, IL 60523				
630-953-8655	Printed Name and title, if any, of Bankruptcy Petition Preparer			
Telephone Number 01/26/2015 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
after an inquiry that the information in the schedules is incorrect.	Address			
Signature of Debtor (Corporation/Partnership)	X			
declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been uthorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of itle 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.			
Signature of Authorized Individual Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person			

Title of Authorized Individual

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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In re Edward M. Segreti	Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property HusbandH WifeW JointJ CommunityC	Secured Claim or	Amount of Secured Claim
None			None

(Report also on Summary of Schedules.)

No continuation sheets attached

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In re Edward M. Segreti	, Case No			
Debtor(s)	(if knowr			

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n	Description and Location of Property	Husband- Wife- Joint ommunity-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash Location: In debtor's possession			\$200.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account: Chase Bank Location: In debtor's possession			\$1,000.00
Security deposits with public utilities, telephone companies, landlords, and others. Household goods and furnishings,	X	Misc used household goods and furnishings			\$1,000.00
including audio, video, and computer equipment.		Location: In debtor's possession			
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 		Misc used personal items books and pictures Location: In debtor's possession			\$200.00
6. Wearing apparel.		MIsc used personal clothing Location: In debtor's possession			\$500.00
7. Furs and jewelry.	x				
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life Insurance (Term policy) Location: In debtor's possession			\$1.00
10. Annuities. Itemize and name each issuer.	X				

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In re Edward M. Segreti	. Case No.
Debtor(s)	(if knowr

SCHEDULE B-PERSONAL PROPERTY

		,			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	n		usband- Wife- Joint-	-W J	in Property Without Deducting any Secured Claim or Exemption
	е	Com	munity-	-C	Exemption
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		2006 Toyota Solara Location: In debtor's possession		J	\$3,750.00
26. Boats, motors, and accessories.	X				

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In re Edward M. Segreti	, Case No				
Debtor(s)	(if known				

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Odriandation Gricet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n		usband Wife Joint-	-W J	in Property Without Deducting any Secured Claim or Exemption
	е	Com	munity-	-C	Exemption
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

Total +

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In re	
Edward M. Segreti	Case No.
Debtor(s)	(if knowr

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds \$155,675.*

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Checking Account: Chase Bank	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Misc used household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Misc used personal items books and pictures	735 ILCS 5/12-1001(a)	\$ 200.00	\$ 200.00
MIsc used personal clothing	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
Life Insurance (Term policy)	735 ILCS 5/12-1001(f)	\$ 1.00	\$ 1.00
2006 Toyota Solara	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400.00 \$ 1,350.00	\$ 3,750.00
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^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)

In re Edward M. Segreti	, Case No.	
Debtor(s)	- -	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Of Va H W J	ate Claim was Incurred, Nature f Lien, and Description and Market alue of Property Subject to Lien Husband -Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:								
Account No:			Value:					
No continuation sheets attached			Value: St (Total	T	s pa ota	ge) \$	\$ 0.00 \$ 0.00	\$ 0.0

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) B6E (Official Form 6E) (03/E) 15-02488 Doc 1 Filed 01/27/15 Entered 01/27/15 09:42:29 Desc Main Document Page 12 of 40

In re Edward M. Segreti

Debtor(s)

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If

entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Edward M. Segreti	, Case No.	
Debtor(s)		(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: Domestic Support Obligations

Type of Phonty for Claims Listed on This Sheet.						1		
Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: 4668 Creditor # : 1 Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph St Chicago IL 60606		2010 State income taxes Tax year ending 12/31/2010				\$ 3,324.00	\$ 3,324.00	\$ 0.00
Account No: 4668 Creditor # : 2 Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph St Chicago IL 60606		2009 State income taxes Tax year ending 12/31/2009				\$ 7,354.00	\$ 7,354.00	\$ 0.00
Account No: 4668 Creditor # : 3 Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph St Chicago IL 60606		2007 State income taxes Tax year ending 12/31/2007				\$ 3,812.00	\$ 3,812.00	\$ 0.00
Account No:	_							
Account No:	-							
Sheet No. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Priority		Sul (Total of aims (Use only on last page of the completed Schedule E. Report on Summary of S	this To t	tal	age) I \$ Ilso	14,490.00	14,490.00	0.00
			To t	tal ab	I \$ le,			

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In re Edward M. Segreti	,	Case No.	
Debtor(s)		_	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: Taxes and Certain Other Debts Owed to Governmental Units

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: 4668 Creditor # : 4 Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph St Chicago IL 60606	•	2006 State income taxes Tax years 12/31/2006				2,235.00	\$ 2,235.00	\$ 0.00
Account No: 4668 Creditor # : 5 Internal Revenue Service Centralized Insolvency Operat PO BOX 7346 Philadelphia PA 19101-7346		2004 Federal income taxes Tax year ending 12/31/2004				\$ 36,118.00	\$ 36,118.00	\$ 0.00
Account No: 4668 Creditor # : 6 Internal Revenue Service Centralized Insolvency Operat PO BOX 7346 Philadelphia PA 19101-7346		2009 Federal income taxes Tax year ending 12/31/2009				\$ 97,415.00	\$ 97,415.00	\$ 0.00
Account No: 4668 Creditor # : 7 Internal Revenue Service Centralized Insolvency Operat PO BOX 7346 Philadelphia PA 19101-7346		2005 Federal income taxes Tax year 12/31/2005				\$ 44,765.00	\$ 44,765.00	\$ 0.00
Account No: 4668 Creditor # : 8 Internal Revenue Service Centralized Insolvency Operat PO BOX 7346 Philadelphia PA 19101-7346		2006 Federal income taxes Tax year 12/31/06				\$ 16,095.00	\$ 16,095.00	\$ 0.00
Sheet No. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Priority		(Total o aims (Use only on last page of the completed Schedule E. Repor	To	tal	age) \$ so	196,628.00 211,118.00	196,628.00	0.00
		on Summary of S (Use only on last page of the completed Schedule E. If a report also on the Statistical Summary of Certain Liab	To	tal ab	\$ le,		211,118.00	0.00

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B6F (Official Form 6F) (12/07)

In re Edward M. Segreti	 Case No.	
Debtor(s)		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J,	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband -Wife Joint -Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9994			2008		Ì		\$ 25,800.00
Creditor # : 1 ACS Educational Attn: Bankruptcy Dept 501 Bleeker St Utica NY 13501			Student Loan				
Account No: 2803			2000-11				\$ 28,300.00
Creditor # : 2 American Express Attn: Bankruptcy Dept PO Box 981537 El Paso TX 79998.			Line of Credit				
Account No: 5403			2000-11				\$ 363.00
Creditor # : 3 American Express Attn: Bankruptcy Dept PO Box 981537 El Paso TX 79998.			Credit Account				
3 continuation sheets attached	•		•	Sub	tota	¢	\$ 54,463.00

Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

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In re Edward M. Segreti	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 2246 Creditor # : 4 Asset Acceptance LLC RE: Fifth Third Bank PO BOX 1630 Warren MI 48090.	Co-Debtor	W' JJ	and Co	claim was Incurred, onsideration for Claim. m is Subject to Setoff, so State.	Contingent	Inlinidated	Disputed	Amount of Claim
Account No: 2246 Creditor # : 5 Asset Acceptance LLC RE: Fifth Third Bank PO BOX 2036 Warren MI 48090-2036			2009-12 Collect					\$ 0.00
Account No: 2170 Creditor # : 6 Chase Attn: Bankruptcy Dept PO BOX 15298 Wilmington DE 19850-5298			2005-12 Credit					\$ 22,200.00
Account No: 3ES8 Creditor # : 7 Chase Attn: Bankruptcy Dept PO BOX 7013 Indianapolis IN 46207	-		2009-12 Line of					\$ 11,400.00
Account No: 4MR4 Creditor # : 8 Chase Attn: Bankruptcy Dept PO BOX 7013 Indianapolis IN 46207			2000-11 Line of					\$ 23,300.00
Sheet No. 1 of 3 continuation sheets attached to Schedule of Subtotal \$ \$ 56,900 Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related						\$ 56,900.00		

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B6F (Official Form 6F) (12/07) - Cont.

In re <i>Edward M.</i>	Segreti		,	Case N

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Collingent	Unliquidated	Disputed	Amount of Claim
Account No: 8270 Creditor # : 9 Discover Card Attn: Bankruptcy Dept PO BOX 30954 Salt Lake City UT 84130			2005-11 Credit Account					\$ 10,600.00
Account No: 0997 Creditor # : 10 Fifth Third Bank Attn Bankruptcy Dept 5050 Kingsley Dr Cincinnati OH 45227			2010-12 Credit Account					\$ 12,100.00
Account No: 8779 Creditor # : 11 Great Lakes Educational Loan Attn: Bankruptcy Dept PO Box 7860 Madison WI 53707.			2010 Student Loan					\$ 69,900.00
Account No: 0724 Creditor # : 12 Law Office Weiner & Assc RE: Fifth Third Bank 13754 Frontage Ct #107 Burnsville MN 55337			2013 Notice to Collector					\$ 0.00
Account No: 0523 Creditor # : 13 LTD Commodities RE Chase Bank-Heritage Bnk 7322 Southwest Freeway #1600 Houston TX 77074			2014 Collection					\$ 0.00
Sheet No. 2 of 3 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached t	o So	hedule of (Use only on last page of the completed Schedule F. Report of Schedules and, if applicable, on the Statistical Summary of Certain Lia		T e	ota mar	I \$ y of	\$ 92,600.00

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In re Edward M. Segreti	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 3929	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community 2009-11	Contingent	Unliquidated	Disputed	Amount of Claim \$ 9,900.00
Creditor # : 14 U.S. Bank Attn Bankruptcy Dept PO Box 108 Saint Louis MO 63166.			Credit Account				
Account No: Creditor # : 15 US Dept of Education Direct Loan Servicing Center PO BOX 5609 Greenville TX 75403-5609			2008 Student Loan				\$ 0.00
Account No: 0724 Creditor # : 16 Weiner & Associates RE Fifth Third Bank 13754 Frontage Rd #107 Burnsville MN 55337			2014 Collection				\$ 0.00
Account No:							
Account No:							
Sheet No. 3 of 3 continuation sheets attace Creditors Holding Unsecured Nonpriority Claims	hed t	o Sc	chedule of (Use only on last page of the completed Schedule F. Report also of Schedules and, if applicable, on the Statistical Summary of Certain Liabilitie	n Sur	Tota nma	al \$ ry of	\$ 9,900.00 \$ 213,863.00

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In re <i>Edward M. Segreti</i>	/ Debtor	Case No.	
		_	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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nre Edward M. Segreti	/ Debtor	Case No.	
		_	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preeceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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Debtor 1	ill in this information to identify yo	our case:					
Debtor 2 (Spouse, if filing) First Name United States Bankruptcy Court for the: Case number (if known)	Edward M. Segreti						
Spouse, if filing Frex Name MoRTHERN District of ILLINOIS	First Name	Middle Name L	_ast Name				
Case number (ft known) Check if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following da A supplement showing post-petition chapter 13 income as of the following da A supplement showing post-petition chapter 13 income as of the following da MM / DD / YYYY Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your ff you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may Include student or homemaker, if it applies. Employer's name Employer's name Employer's name Employer's address	Spouse, if filing) First Name						
An amended filing A supplement showing post-petition chapter 13 income as of the following da MM/DD/YYYY Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your fly you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation Occupation Occupation Sales Trading Representattive Occupation Employer's name Employer's name Granite Portfolios Employer's address	Inited States Bankruptcy Court for the:	NORTHERN District of	ILLINOIS				
An amended filing A supplement showing post-petition chapter 13 income as of the following da A supplement showing post-petition chapter 13 income as of the following da MM/DD/YYYY Schedule I: Your Income 12 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are separated and not filling jointly, and your spouse is living with you, include information about your spouse is not filling with you, do not include information about your spouse. If more space is needed, attach separates sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Occupation Employer's name Employer's name Employer's address An amended filing A supplement showing post-petition chapter 13 income as of the following dad MM/DD/YYYY 12 A supplement showing post-petition chapter 13 income as of the following dad MM/DD/YYYY 15 Debtor 1 Debtor 2 or non-filing spouse Employed					Check if t	this is:	
Chapter 13 income as of the following da Official Form B 6I Schedule I: Your Income 12 Be as complete and accurate as possible. If two married people are filling together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filling jointly, and your spouse is living with you, include information about your fyou are separated and your spouse is not filling with you, do not include information about your spouse. If more space is needed, attach separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may Include student or homemaker, if it applies. Employer's name Employer's name Employer's address Chapter 13 income as of the following da MMT/DD/YYYY 12 Employer 12 Debtor 1 Debtor 2 or non-filling spouse Employed Perployed Perployed Not employed Not employed Not employed Sales Trading Representattive Occupation Granite Portfolios Employer's address	if known)				An am	nended filing	
Schedule I: Your Income 12							data
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may Include student or homemaker, if it applies. Employer's name Employer's name Employer's address Granite Portfolios	fficial Form B 6I						iale.
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your fly you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may Include student or homemaker, if it applies. Debtor 1 Debtor 1 Debtor 2 or non-filling spouse Employed Not employed Not employed Not employed Representattive Occupation Employer's name Granite Portfolios					MM / DI	D/YYYY	
supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your flyou are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may Include student or homemaker, if it applies. Employer's name Employer's name Employer's address Employer's address	chedule I: You	r Income				1	12/13
1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may Include student or homemaker, if it applies. Debtor 1 Debtor 2 or non-filing spouse Employed Employed Not employed Not employed Sales Trading Representattive Granite Portfolios Employer's name Employer's address	pplying correct information. If you you are separated and your spous parate sheet to this form. On the to	u are married and not filing e is not filing with you, do op of any additional page	g jointly, and you o not include info	r spouse rmation a	is living with y bout your spo	you, include information about you buse. If more space is needed, atta	ır spouse
If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may Include student or homemaker, if it applies. Employer's name Debtor 1 Debtor 2 or non-filing spouse Employed Employed Not employed Not employed Sales Trading Representattive Granite Portfolios	art i. Bescribe Employme						
attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may Include student or homemaker, if it applies. Employment status Employment status Employed Not employed Not employed Not employed Sales Trading Representattive Granite Portfolios Employer's name Employer's address			Debtor 1			Debtor 2 or non-filling spouse	
Self-employed work. Occupation may Include student or homemaker, if it applies. Comparison Employer's name Employer's address Sales Trading Representattive Granite Portfolios	attach a separate page with information about additional	Employment status		d			
Occupation may Include student or homemaker, if it applies. Employer's name Granite Portfolios Employer's address	self-employed work.	Occupation	Sales Trading	Represen	tattive		
Employer's address	Occupation may Include student	Оссирацоп					
	I	Employer's name	Granite Fortion				
Number Street Number Street	!	Employer's address					
			Number Street			Number Street	
Chicago IL 60601			Chicago		60601		
City State ZIP Code City State ZIP Code						City State ZIP (Code
How long employed there? 5 mths	ļ	How long employed there	? 5 mths				
Part 2: Give Details About Monthly Income	Part 2: Give Details About N	Monthly Income					
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-f spouse unless you are separated.	spouse unless you are separated.	-			•		n-filing
If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.				mation for	all employers f	for that person on the lines	
For Debtor 1 For Debtor 2 or non-filing spouse				F	or Debtor 1		
List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 2. \$\frac{4004.00}{5}\$ \$ 0.00				2. \$_	4004.00	\$0.00_	
3. Estimate and list monthly overtime pay. 3. +\$0.00_ + \$0.00_	. Estimate and list monthly overti	ime pay.		3. + \$_	0.00	+ \$0.00	
4. Calculate gross income. Add line 2 + line 3. 4. \$_4004.00 \$_0.00	. Calculate gross income. Add line	e 2 + line 3.		4. \$_	4004.00	\$0.00_	

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Debtor 1 Edward M. Segreti

First Name Middle Name

Document

Last Name

JE ZZ OT 4U

Case number (if known)

For Debtor 1 For Debtor 2 or non-filing spouse 4004.00 0.00 Copy line 4 here..... 5. List all payroll deductions: 0.00 0.00 5a. Tax, Medicare, and Social Security deductions 5a. 0.00 0.00 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. 0.00 0.00 5d. Required repayments of retirement fund loans 5d. 0.00 0.00 5e. Insurance 5e. 0.00 0.00 5f. Domestic support obligations 5f. 0.00 0.00 5g. Union dues 5g. 5h. Other deductions. Specify: _Income tax allocation 550.00 0.00 5h. 0.00 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 550.00 6. 0.00 3454.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 0.00 8a. monthly net income. 0.00 0.00 8b. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 0.00 settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 0.00 0.00 8e. Social Security 8e. 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance 0.00 0.00 that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. 0.00 0.00 8g. Pension or retirement income 8g. 0.00 0.00 8h. Other monthly income. Specify: 8h. +\$ 0.00 0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$ Calculate monthly income. Add line 7 + line 9. 3,454.00 3454.00 0.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 Specify: 11. + \$ 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 3454.00 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

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Fill in this i	nformation to identify	your case:					
Debtor 1	Edward M. Segreti						
	First Name	Middle Name	Last Name		Check if this is:		
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name		An amended f	-	
United States	Bankruptcy Court for the: N	IORTHERN	District of ILLINOIS		expenses as o		petition chapter 13 date:
Case number					MM / DD / YYYY		
(If known)							2 because Debtor 2
Official	Form B 6J				maintains a se		
Sched	dule J: You	ır Exp∈	enses				12/13
information.		ed, attach anoth			poth are equally respons of any additional pages, v		_
Part 1:	Describe Your Hou	sehold					
1. Is this a jo	int case?						
_	o to line 2. Des Debtor 2 live in a s	enarate housel	nold?				
	brack brack	oparate flouser					
	Yes. Debtor 2 must file	a separate Sch	edule J.				
2. Do you ha	ve dependents?	V No		5		5	
	Debtor 1 and	Yes. Fill ou	ut this information for	Dependent's Debtor 1 or D	relationship to ebtor 2	Dependent's age	Does dependent live with you?
Debtor 2.	e the dependents'	each depe	ndent				No
names.	e the dependents						Yes
							∐ No
							Yes No
							Yes
							No
							Yes
							No
							Yes
expenses	penses include of people other than nd your dependents?	No Yes					
Part 2: E	stimate Your Ongoi	na Monthly E	vnenses				
				re using this	form as a supplement in	a Chanter 13 c	ase to report
_	of a date after the ban		-	_	le J, check the box at the	-	
• •	nses paid for with non	-cash governm	ent assistance if you	ı know the va	lue		
of such assis	stance and have includ	led it on Sched	ule I: Your Income (C	Official Form I	B 6I.)	Your expe	nses
	I or home ownership e or the ground or lot.	xpenses for yo	ur residence. Include	first mortgage	payments and 4.	\$	1000.00
If not inc	luded in line 4:						2.22
4a. Real	estate taxes				4a.	\$	0.00
4b. Prop	erty, homeowner's, or re	enter's insurance	•		4b.	\$	0.00
4c. Hom	e maintenance, repair, a	and upkeep expe	enses		4c.	\$	0.00
4d Hom	eowner's association or	condominium d	1100		44	\$	0.00

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Debtor 1

Edward M. Segreti

First Name Middle Name Last Name

Case number (if known)_

		Your ex	penses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	0.00
6b. Water, sewer, garbage collection	6b.	\$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	160.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	650.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	100.00
Personal care products and services	10.	\$	40.00
Medical and dental expenses	11.	\$	100.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.	\$	320.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	140.00
4. Charitable contributions and religious donations 4. Charitable contributions and religious donations	14.	\$	0.00
Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	100.00
15d. Other insurance. Specify: Parking Fee	15d.	\$	55.00
6. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:Tax Repayment (approx)	16.	\$	600.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify: Auto repair, upkeep & license	17c.	\$	75.00
17d. Other. Specify:	17d.	\$	0.00
8. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$	0.00
9. Other payments you make to support others who do not live with you.	10	¢	0.00
Specify:	19.	\$	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your In	ncome.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1	Edward M. Segreti	Case number (if known)				
	First Name Middle Name Last Name	,				
21. Oth	er. Specify:	21.	+\$			
	r monthly expenses. Add lines 4 through 21. result is your monthly expenses.	22.	\$3340.00			
	ulate your monthly net income.		s 3454.00			
23a. 23b.	Copy line 12 (your combined monthly income) from Schedule I. Copy your monthly expenses from line 22 above.	23a. 23b.	-\$3340.00			
23c.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$114.00			
For e	example, do you expect to finish paying for your car loan within the yeagage payment to increase or decrease because of a modification to the co. Explain here:	ar or do you expect your				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Edward M. Segreti	Case No.	
	Chapter 7	
	/ Debtor	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 6,651.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 211,118.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 213,863.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 3,454.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,340.00
ТОТ	AL	17	\$ 6,651.00	\$ 424,981.00	

B6 Declaration (Official SSR 15-02488) (12/13/0C 1	Filed 01/27/15	Entered 01/27/15 09:42:29
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Desc Main

In re Edward M. Segreti	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	are under penalty of perjury that I have to the best of my knowledge, inform	re read the foregoing summary and schedules, consisting of nation and belief.	sheets, and that they are true and
Date:	1/26/2015	Signature /s/ Edward M. Segreti Edward M. Segreti	
		[If joint case, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Document Page 28 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Edward M. Segr	reti	,	Case No.	
	Debtor		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(2), (31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:\$4,000.00 2015 Wages from employment

Last Year:\$25,000.00app 2014 Same Year before:\$60,000.00 2013 Same

None

 \boxtimes

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

 \boxtimes

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None \boxtimes

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None \boxtimes

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None \bowtie

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None \boxtimes

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR
NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Richard S. Bass

Address:

2021 Midwest Roasd

Suite 200

Oak Brook, IL 60523

Date of Payment:

Payor: Edward M. Segreti

\$1,500.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor.

including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

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None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
None	20. Inventoriesa. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar
	amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
None	23. Withdrawals from a partnership or distribution by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
None	24. Tax Consolidation Group. If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes

of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

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If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	01/26/2015	Signature/s/ Edward M. Segreti
		of Debtor
Date		Signature
		of Joint Debtor
		(if any)

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DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 34(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.		
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No.(Required by 11 U.S.C. § 110.)	
If the bankruptcy petition preparer is not an individual, state the name, title (if any), person, or partner who signs this document.	address, and social-security number of the officer, principal,, responsible	
Address		
X		
Signature of Bankruptcy Petition Preparer	Date	
Names and Social-Security numbers of all other individuals who prepared or assiste not an individual:	ed in preparing this document unless the bankruptcy petition preparer is	

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	EASTERN DIVISION	
nre <i>Edward M. Segreti</i>		Case No. Chapter 7
	/ Debtor	
	APTER 7 STATEMENT OF INTENTION 2. (Part A must be completed for EACH debt which is secured	
Property No.		
Creditor's Name : None	Describe Property Securir	ng Debt :
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one) Redeem the property Reaffirm the debt Other. Explain Property is (check one): Claimed as exempt Not claimed Part B - Personal property subject to unexpired leadditional pages if necessary.)	(for ex	cample, avoid lien using 11 U.S.C § 522 (f)).
Property No. Lessor's Name: None	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
I declare under penalty of perjury that the abo and/or personal property subject to an unexp Date: 01/26/2015	Signature of Debtor(s) ove indicates my intention as to any property of my esta oired lease. Debtor: /s/ Edward M. Segreti	te securing a debt
Date:	Joint Debtor:	

Rule 2016(b) (8) (a) See 15-02488 Doc 1 Filed 01/27/15 Entered 01/27/15 09:42:29 Desc Main Document Page 37 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Edward M. ;	Segreti		Case No. Chapter 7
			/ Debtor	
	Attorney for Debto	or: Richard S.	Bass	

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 310.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 01/26/2015 Respectfully submitted,

X/s/ Richard S. Bass
Attorney for Petitioner: Richard S. Bass

Law Office of Richard S. Bass 2021 Midwest Roasd

Suite 200

Oak Brook IL 60523

630-953-8655

rbass@corpoffices.com

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UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

Case No.

In re Edward M. Segreti	Case No.
	Chapter 7
	/ Debtor
Attorney for Debtor: Richard S. Bass	
VERIFICA	TION OF CREDITOR MATRIX
The above named Debtor(s) here	by verify that the attached list of creditors is true and correct to the
best of our knowledge.	
Date: 01/26/2015	/s/ Edward M. Segreti

Debtor

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Attn: Bankruptcy Dept 501 Bleeker St Utica, NY 13501

American Express
Attn: Bankruptcy Dept
PO Box 981537
El Paso, TX 79998.

Asset Acceptance LLC RE: Fifth Third Bank PO BOX 1630 Warren, MI 48090.

Asset Acceptance LLC RE: Fifth Third Bank PO BOX 2036 Warren, MI 48090-2036

Chase

Attn: Bankruptcy Dept PO BOX 15298 Wilmington, DE 19850-5298

Chase

Attn: Bankruptcy Dept PO BOX 7013 Indianapolis, IN 46207

Discover Card
Attn: Bankruptcy Dept
PO BOX 30954
Salt Lake City, UT 84130

Fifth Third Bank Attn Bankruptcy Dept 5050 Kingsley Dr Cincinnati, OH 45227

Great Lakes Educational Loan Attn: Bankruptcy Dept PO Box 7860 Madison, WI 53707.

Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph St Chicago, IL 60606

Internal Revenue Service Centralized Insolvency Operat PO BOX 7346 Philadelphia, PA 19101-7346

Law Office Weiner & Assc RE: Fifth Third Bank 13754 Frontage Ct #107 Burnsville, MN 55337

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RE Chase Bank-Heritage Bnk 7322 Southwest Freeway #1600 Houston, TX 77074

Richard S. Bass 2021 Midwest Roasd Suite 200 Oak Brook, IL 60523

Edward M. Segreti 2708 Burton Drive Westchester, IL 60154

U.S. Bank Attn Bankruptcy Dept PO Box 108 Saint Louis, MO 63166.

US Dept of Education Direct Loan Servicing Center PO BOX 5609 Greenville, TX 75403-5609

Weiner & Associates RE Fifth Third Bank 13754 Frontage Rd #107 Burnsville, MN 55337